

## REMARKS

Claims 3 and 11 were previously cancelled without prejudice and claims 1, 2, 4-6, 10, 12-15, and 23-28 were previously withdrawn. Claims 7-9 and 16-22 remain pending in the application, for a total of ten (10) pending claims. Claims 7 and 8 are independent claims, while claims 9 and 16-22 are dependent claims. Applicant has currently amended claims 7 and 8. Applicant submits that no new matter has been added by these amendments. As examples, limitations added to claims 7 and 8 are supported by the original specification including on the bottom half of page 11 (paragraph 0042 of the published application, 2003/0158798). Other support may also be found for the claim amendments.

The Patent Office has again rejected all of the pending claims (claims 7-9 and 16-22) under 35 U.S.C. § 103 as being unpatentable (obvious) over Tawara *et al.* (US 2003/0050876). Specifically, the Patent Office expressly set forth that the claims were not allowable because the claims did not contain a “matrix multiplication” limitation” (page 3 of the office action). Without consenting to this rejection, but responsive thereto, Applicants have amended both of the independent claims, claims 7 and 8, to include a requirement for “matrix multiplication”, thereby complying with the requirement expressly set forth in the Final Office Action.

Applicants submit that Tawara does not obviate the current claims because Tawara does not teach or suggest all of the claim limitations of any of the pending claims. Specifically, Applicants submit that Tawara does not teach or suggest, for example, “at least one of debiting and crediting a plurality of ledger balances, through matrix multiplication, using a posting matrix containing 0, 1, and -1 values” as recited in claim 7, or “posting the derived accounting information to at least one ledger balance for the account wherein the posting is performed utilizing a posting matrix, through matrix multiplication” as recited in claim 8.

Applicants explained in the reply to the previous office action that the differences between the systems and methods that Tawara concerns and the present invention is much more significant than an obvious design choice or the simple selection of different

numbers to represent different mathematical operations. In Tawara, the numbers 1 and 2 serve as a flag to trigger execution of certain code. For example, as recited in paragraph 0075 of Tawara, "[i]f the `credit/debit section=1`, then the retrieved `account title code` is stored as a `debit account title` of the accounting information. If the `credit/debit section=2`, then it is stored as a `credit account title`." In contrast, in the current application, as recited in paragraph 0042, as an example, "[u]pdates are performed through matrix multiplication in which data of the fields of the transaction event are multiplied by the posting matrix." Thus, Applicants submit that Tawara does not teach or suggest "matrix multiplication" as currently recited in each of the independent claims. Nor does Tawara teach or suggest the limitations of the current independent claims using different nomenclature, for example.

Applicants further submit that since independent claims 7 and 8 are allowable over the prior art, that the dependant claims are also allowable. Accordingly, Applicants respectfully request reconsideration of the application and allowance of all pending claims. Should the Examiner wish to discuss any of the above in greater detail or deem that further amendments should be made to improve the form of the claims, the Examiner is invited to telephone the undersigned.

Respectfully submitted,

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I hereby certify that this document (and any referred to as being attached or enclosed) is on **November 22, 2006**, being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any trademark registration issued thereon.

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